

Information to identify the case:

Debtor 1	Barbara J. Cliborne	Social Security number or ITIN	xxx-xx-5566
	First Name Middle Name Last Name	EIN	--
Debtor 2		Social Security number or ITIN	----
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--
United States Bankruptcy Court District of New Jersey			
Case number: 18-33456-MBK			

Order of Discharge

12/18

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

Barbara J. Cliborne
aka Barbara J. Danley

9/21/22

By the court: Michael B. Kaplan
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2>

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;
- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

In re:
Barbara J. Cliborne
Debtor

Case No. 18-33456-MBK
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0312-3
Date Rcvd: Sep 21, 2022

User: admin
Form ID: 3180W

Page 1 of 4
Total Noticed: 43

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
++	Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. § 342(f)/Fed. R. Bank. P. 2002(g)(4).
^	Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.
#	Addresses marked '#' were identified by the USPS National Change of Address system as requiring an update. While the notice was still deliverable, the notice recipient was advised to update its address with the court immediately.
##	Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Sep 23, 2022:

Recip ID	Recipient Name and Address
db	+ Barbara J. Cliborne, 8 Wethersfield Drive, Medford, NJ 08055-3304
517893422	+ Gary L. Cliborne, 8 Wethersfield Drive, Medford, NJ 08055-3304
517893424	+ Higher Education Student Assistance Auth, Hesaa Servicing/Attn: Bankruptcy, Po Box 548, Trenton, NJ 08625-0548
517893425	+ Investors Bank, 101 John F Kennedy Pkwy, Short Hills, NJ 07078-2793
517893429	+ NJ E-Z Pass, PO Box 52005, Newark, NJ 07101-8205
517937518	+ NJCLASS, PO BOX 548, TRENTON, NJ 08625-0548
517893433	## Saldutti Law Group, 800 N. Kings Hwy, Ste 300, Cherry Hill, NJ 08034-1511
517893434	+ South Jersey Radiology, PO Box 1710, Voorhees, NJ 08043-7710

TOTAL: 8

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	Email/Text: usanj.njbankr@usdoj.gov	Sep 21 2022 20:25:00	U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
smg	+ Email/Text: ustpreion03.ne.ecf@usdoj.gov	Sep 21 2022 20:25:00	United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235
cr	+ Email/Text: NissanBKNotices@nationalbankruptcy.com	Sep 21 2022 20:25:00	Nissan Motor Acceptance Corporation, Servicer for, P.O. Box 660366, Dallas, TX 75266-0366, UNITED STATES 75266-0366
517893414	+ Email/PDF: bncnotices@becket-lee.com	Sep 21 2022 20:26:52	Amex/Bankruptcy, Correspondence, Po Box 981540, El Paso, TX 79998-1540
517893415	^ MEBN	Sep 21 2022 20:21:15	Apex Asset Management, 2501 Oregon Pike Suite 102, Lancaster, PA 17601-4890
517893416	+ EDI: BANKAMER.COM	Sep 22 2022 00:18:00	Bank Of America, Attn: Bankruptcy, Po Box 982238, El Paso, TX 79998-2238
517975924	+ EDI: BANKAMER2.COM	Sep 22 2022 00:18:00	Bank of America, N.A., P O Box 982284, El Paso, TX 79998-2284
517893417	+ EDI: TSYS2	Sep 22 2022 00:18:00	Barclays Bank Delaware, Attn: Correspondence, Po Box 8801, Wilmington, DE 19899-8801
517980395	Email/PDF: bncnotices@becket-lee.com	Sep 21 2022 20:26:58	Capital One, N.A., c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701
517992812	+ Email/Text: RASEBN@raslg.com	Sep 21 2022 20:25:00	Chase Bank USA, N.A, c/o Robertson, Anschutz

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			& Schneid, P.L., 6409 Congress Avenue, Suite 100, Boca Raton, FL 33487-2853
517893419	+ EDI: CITICORP.COM	Sep 22 2022 00:18:00	Citibank North America, Citibank Corp/Centralized Bankruptcy, Po Box 790034, St Louis, MO 63179-0034
518018894	+ EDI: CITICORP.COM	Sep 22 2022 00:18:00	Citibank, N.A., Citibank, N.A., 701 East 60th Street North, Sioux Falls, SD 57104-0432
517893420	+ EDI: CITICORP.COM	Sep 22 2022 00:18:00	Citibank/The Home Depot, Attn: Recovery/Centralized Bankruptcy, Po Box 790034, St Louis, MO 63179-0034
517893421	+ EDI: CITICORP.COM	Sep 22 2022 00:18:00	Citicards, Citicorp Credit Services/Attn: Centraliz, Po Box 790040, Saint Louis, MO 63179-0040
518016306	EDI: Q3G.COM	Sep 22 2022 00:18:00	Department Stores National Bank, c/o Quantum3 Group LLC, PO Box 657, Kirkland, WA 98083-0657
517893418	EDI: JPMORGANCHASE	Sep 22 2022 00:18:00	Chase Card Services, Correspondence Dept, Po Box 15298, Wilmington, DE 19850
517893426	+ Email/Text: PBNCNotifications@peritussservices.com	Sep 21 2022 20:25:00	Kohls/Capital One, Kohls Credit, Po Box 3120, Milwaukee, WI 53201-3120
517893427	+ EDI: LTDFINANCIAL.COM	Sep 22 2022 00:18:00	LTD Financial Services, 7322 Southwest Freeway, Suite 1600, Houston, TX 77074-2134
517971898	Email/PDF: resurgentbknotifications@resurgent.com	Sep 21 2022 20:26:53	LVNV Funding, LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
517905515	Email/Text: NissanBKNotices@nationalbankruptcy.com	Sep 21 2022 20:25:00	Nissan Motor Acceptance, POB 660366, Dallas, TX 75266-0366
517893428	+ Email/Text: NissanBKNotices@nationalbankruptcy.com	Sep 21 2022 20:25:00	Nissan Motor Acceptance Corp/Infinity Lt, Attn: Bankruptcy, Po Box 660360, Dallas, TX 75266-0360
517893430	Email/Text: Bankruptcy.Notices@pnc.com	Sep 21 2022 20:25:00	PNC Bank, Attn: Bankruptcy Department, Po Box 94982: Mailstop Br-Yb58-01-5, Cleveland, OH 44101
518016327	Email/Text: Bankruptcy.Notices@pnc.com	Sep 21 2022 20:25:00	PNC Bank N.A., P.O. Box 94982, Cleveland, OH 44101
517893431	Email/Text: Bankruptcy.Notices@pnc.com	Sep 21 2022 20:25:00	Pnc Mortgage, Po Box 8703, Dayton, OH 45401
518000451	EDI: PRA.COM	Sep 22 2022 00:18:00	Portfolio Recovery Associates, LLC, c/o American Eagle Outfitters, Inc., POB 41067, Norfolk VA 23541
518002763	EDI: PRA.COM	Sep 22 2022 00:18:00	Portfolio Recovery Associates, LLC, c/o Barclaycard, POB 41067, Norfolk VA 23541
518003724	EDI: PRA.COM	Sep 22 2022 00:18:00	Portfolio Recovery Associates, LLC, c/o Best Buy Visa, POB 41067, Norfolk VA 23541
518000448	EDI: PRA.COM	Sep 22 2022 00:18:00	Portfolio Recovery Associates, LLC, c/o Ebates Cashback Visa, POB 41067, Norfolk VA 23541
518003749	EDI: PRA.COM	Sep 22 2022 00:18:00	Portfolio Recovery Associates, LLC, c/o Lowe's, POB 41067, Norfolk VA 23541
517893432	+ Email/Text: bkript@retrievalmasters.com	Sep 21 2022 20:25:00	RMCB, 4 Westchester Plaza Suite 110, Elmsford, NY 10523-1615
517893435	+ EDI: RMSC.COM	Sep 22 2022 00:18:00	Syncb/Ebates, Attn: Bankruptcy, Po Box 965060, Orlando, FL 32896-5060
517897552	+ EDI: RMSC.COM	Sep 22 2022 00:18:00	Synchrony Bank, c/o of PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
517893436	+ EDI: RMSC.COM	Sep 22 2022 00:18:00	Synchrony Bank/American Eagle, Attn:

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Bankruptcy Dept, Po Box 965060, Orlando, FL
32896-5060

517893437 + EDI: RMSC.COM

Sep 22 2022 00:18:00

Synchrony Bank/Lowes, Attn: Bankruptcy Dept,
Po Box 965060, Orlando, FL 32896-5060

517893439 + Email/Text: ClericalSupport@tenagliahunt.com

Sep 21 2022 20:25:00

Tenaglia & Hunt, 395 West Passaic St, Ste 205,
Rochelle Park, NJ 07662-3016

TOTAL: 35

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
cr		INVESTORS BANK, c/o Saldutti Law Group, 800 N. Kings Highway, Suite 300, Cherry Hill
517893423	*+	Gary L. Cliborne, 8 Wethersfield Drive, Medford, NJ 08055-3304
518008444	*P++	PORTFOLIO RECOVERY ASSOCIATES LLC, PO BOX 41067, NORFOLK VA 23541-1067, address filed with court:, Portfolio Recovery Associates, LLC, c/o Barclaycard, POB 41067, Norfolk VA 23541
517893438	*+	Synchrony Bank/Lowes, Attn: Bankruptcy Dept, Po Box 965060, Orlando, FL 32896-5060
517893413	##+	Allied Interstate, 7525 W. Campus Road, New Albany, OH 43054-1121

TOTAL: 1 Undeliverable, 3 Duplicate, 1 Out of date forwarding address

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Sep 23, 2022

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on September 21, 2022 at the address(es) listed below:

Name	Email Address
Albert Russo	on behalf of Trustee Albert Russo docs@russotrustee.com
Albert Russo	docs@russotrustee.com
John R. Morton, Jr.	on behalf of Creditor Nissan Motor Acceptance Corporation Servicer for Nissan-Infiniti LT ecfmail@mortoncraig.com, mortoncraigecf@gmail.com
Kevin Gordon McDonald	on behalf of Creditor PNC Bank N.A. kmcdonald@kmlawgroup.com bkgroup@kmlawgroup.com
Lee Martin Perlman	on behalf of Debtor Barbara J. Cliborne ecf@newjerseybankruptcy.com mcdoherty@ecf.courtdrive.com;hspivak@ecf.courtdrive.com
Rebecca K. McDowell	on behalf of Creditor INVESTORS BANK rmcdowell@slgcollect.com anovoa@slgcollect.com
U.S. Trustee	USTPRegion03.NE.ECF@usdoj.gov

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